Bankruptcy Case Number: 16-18454



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 2, 2017, at 9:45 o'clock AM PST, Stephen J Latshaw completed a course on personal financial management given by internet by Evergreen Financial Counseling, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 2, 2017 By: /s/Rebecca K Snyder

Name: Rebecca K Snyder

Title: Counselor